POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Electronic Version v05 Stylesheet Version v05.0

Title of Invention

UP FRONT BILLING OF INTEREST COSTS TO LAW FIRM CLIENTS WITH ADJUSTMENT BASED ON PAYMENT TIMING

First Named Applicant:

Steven Lundberg

Attorney Docket Number: 684001US9

I hereby appoint the registered practitioner(s) at Customer Number:

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as my attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

I am the Applicant/Inventor.

Full Name of Applicant of Record:

Mr. Steven W Lundberg

Signature: /steven lundberg/

Date: 2004-07-20